

# How PHBP and Anthem can help you make 2016 your Healthiest Year!

From preventative health guidelines to programs on how to control stress, it's all free with PHBP and Anthem. Let's make 2016 your healthiest year!

You have goals in life - we all do. From buying that house, to even just taking a vacation, your goals require planning. Your health is no exception. Anthem's tools and guidelines are there to show you the steps that you need to take to make this year your healthiest to date! You can create your health plan for 2016 by going to [anthem.com](http://anthem.com) and following the steps indicated below:

- Access the "Preventative Health Guidelines" under the "Health and Wellness Overview" tab under the "Health and Wellness" menu across the menu bar. The guidelines can be accessed at the lower right side of the page. The preventative health guidelines summarize the recommendations of several national health care authorities, and may be used as a framework for required physical exams, screenings, and vaccines for the year ahead, as well as for future years. Schedule all well exams and screenings on a timely basis and as indicated in the guidelines. If you don't have an in-network doctor, one may be found by using the tool found [here](#) (for CA residents) or [here](#) (for non-CA residents).
- Complete your My Health Assessment, a health risk assessment tool that helps you uncover potential health risks and recommends positive steps to control your specific health risks. It only takes 15 minutes, and may be accessed by clicking on the "Wellness Tool Kit" found under the "Health and Wellness" menu item across the menu bar. Once you complete your health assessment, you'll be given personalized reports across nutrition risk, stress risk, and more. You'll also have access to links to tools that will help you improve your risk results, such as creating an appropriate meal plan based upon your Nutrition Risk Report results.
- Your risk reports may show what health goals you should be striving for, or, you might have already had an idea of what your health goals should be. Take action toward those goals with "Health Assistant", a holistic approach to behavior change. Select your goals, track your progress, gain key insights, and create a plan that works for you. Health goals may be as specific as "quit smoking", to more general, such as "reduce stress". Simply click on "Health Assistant" within the "Wellness Tool Kit" to get started.
- Track your overall personal health by using "Health Trackers" under the "Wellness Tool Kit". Trackers are not specific to your goals, but may also show how your plan is improving your overall health.
- Create your personal health record under the "Health Record" under the "Wellness Tool Kit" - securely gather, store, and manage information about your health in one place. You can store information about your medical conditions, doctor visits, medications, and share this securely with providers, caregivers, and family members to improve your overall quality of care.

We hope you'll use this information as a step to your improved health for the rest of the year, and for future years. Stay tuned for future newsletters about more of Anthem's tools and wellness initiatives and programs!

## Your 2016 Drug Plan: Specialty Drugs versus Generic Drugs

Your pharmaceutical plan has changed. How does this affect you?

Specialty drugs are on the rise in the U.S. It's an excellent indicator of the progress medicine is making, with more cancer treatments and even cures for Hepatitis-C, but it's also a huge cost for insurance companies and individuals to take on. Specialty drugs comprise only 1% of all prescriptions, but they also represent 32% of all Rx drug spending.

In order to control these costs into 2017, with the intention of lowering our premium rate increases in 2017, PHBP has implemented a \$500.00 deductible on Tier 4 (Specialty) drugs in 2016. How does this impact you?

The new plan feature may not impact you at all - Tier 4, or specialty drugs, are very expensive, include drugs that are recently approved by the FDA, and usually cost more than other drugs used to treat the same condition.

What are the factors that make one drug a Tier 1, for example, and another drug used to treat the same condition, a Tier 4. Factors that determine what tier a drug is placed in would be cost of the drug, cost of the drug compared to other drugs used for the same treatment, and availability of over-the-counter options.

Tier Definitions:

- Tier 1 drugs have the lowest cost share - they are typically generics, and offer the greatest value compared to others that treat the same conditions.
- Tier 2 drugs have a medium cost share - they may be preferred drugs, based on their effectiveness and value. Some are newer, more expensive generic drugs. Tier 2 drugs have a higher cost share than Tier 1.
- Tier 3 drugs have a higher cost share - they may cost more than others used to treat the same condition. Tier 3 may also include drugs that were recently approved by the FDA. Tier 3 drugs have a higher cost share than Tier 2.

- Tier 4 specialty drugs have the highest cost share - they may cost more than others used to treat the same condition. Tier 4 may also include drugs that were recently approved by the FDA. Specialty drugs are used to treat complex, chronic conditions and may need special handling.

Typically, when you visit your doctor and your doctor prescribes you a medication, a Tier 1/Tier 2 drug is initially prescribed. If the drug is ineffective, or if there is another reason why the drug is not preferred, a Tier 3 drug may be prescribed. Eventually, if all drugs are not effective or unsuitable for an acceptable reason, a Tier 4 drug may be prescribed. Drugs found in every tier may need prior authorization, but most often, the drugs found in Tier 3 and Tier 4 will require prior authorization. Prior authorization may be called for due to:

- Risk of Side effects,
- Risk of harmful effects when taken with other drugs,
- Potential for incorrect use or abuse,
- Better options that may cost you less and may work better,
- Rules for use with certain health conditions.

Click [here](#) for more information about prior authorization procedures, and a list of medicines that need prior authorization.

In summary, specialty drugs should only be used when all drugs on the lower tiers have been prescribed, and have either been ineffective, or have produced negative side effects. In many cases, a brand or generic found on a lower drug tier will produce favorable results prior to the need for a Tier 3 or Tier 4 drug. If the specialty drug is found to be required through the Anthem prior authorization process, the drug will be made available to you and the Plan will pay its share of the cost after the \$500.00 deductible has been met. A pharmaceutical benefit/cost summary is attached [here](#) for reference.

## Subsidized Freelancer Dependent Costs - Update

Have you heard about our reduced cost structure for freelancers with dependents?

As you are aware, PHBP provided for a subsidized freelancer dependent cost structure, effective January 1, 2016. We're happy to report that many of our freelancers have taken the opportunity to save money with PHBP by electing to cover their dependents.

Remember - the cost structure requires only \$250.00 per month for the first dependent, whether the dependent is a child, spouse, or domestic partner, and then requires only \$100.00 per month for each dependent thereafter. Cost savings can be significant. For example, currently, Anthem requires a monthly payment of \$1,570.39 for family coverage, but under the subsidized cost structure, a monthly payment for a spouse with two children is only \$450.00!

We've achieved a significant increase in our dependent elections since year end, but we're always happy to welcome more. Stay tuned in the coming weeks for information about a second 2016 open enrollment!

## AICP Town Hall Featuring PHBP

PHBP will be hosting the next AICP Town Hall to discuss ACA reporting requirements affecting all employers.

PHBP will be hosting the AICP Town Hall on March 2nd, 2016. With Affordable Care Act legislation constantly evolving, PHBP wants to make sure that our employers are provided with the latest information that might impact them. Currently, the new employer reporting requirements are of the most concern, and all employers need to make sure that they're aware of them, and if affected by them, are in compliance.

Meeting Details are as follows:

Date: March 2, 2016  
Location: Fairmont Hotel, Santa Monica, CA  
Time: Networking from 6:30 P.M. - 7:00 P.M., followed by meeting from 7:00 - 9:00

We strongly encourage you to attend this very important and informative event.

## **Affordable Care Act Employer (ACA) Reporting Requirement Deadlines Around the Corner!**

New employer reporting requirements may affect certain employers - non-compliance may result in penalties, so all employers are advised to understand the requirements.

Pursuant to recent Affordable Care Act (ACA) legislation, certain employers will be required to file forms with the IRS showing that they're providing a minimum value of healthcare coverage, which is also affordable, to their full-time employees. A memo was recently distributed to our AICP general member population, highlighting these requirements, the process of finding out which employers are affected, and how to go about filing the necessary forms with the IRS if found to be affected. Please click [here](#) for the full memo.

## **Keeping your Brain Healthy with Physical Exercise**

Exercise your body for a healthier brain!

We all know that physical exercise helps to create and maintain a healthy body, but did you also know that physical exercise improves the brain? According to BenefitsPro, regular exercise throughout middle age is directly correlated with a larger brain in later life. Diseases such as Dementia and Alzheimer's Disease, show an atrophy of the brain, so, there's evidence that exercising may at least combat the natural progression of the brain to atrophy in diseases such as these. To read the full article, please click [here](#)